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AUTHOR Barb, K. H.; And Others
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ABSTRACT

This study investigates when people prefer to retire, and how their preferences change as they grow older. Subjects were 547 workers and 371 retirees. Information was collected during interviews in 1964 and in 1974. Data were analyzed in a split-plot analysis of variance model. Results indicate the following: (1) an overall shift to later preferred ages of retirement (PAR); (2) the shift in PAR varied significantly depending on whether persons retired during the decade between interviews; (3) those who continued to work demonstrated a greater shift to later PAR; and (4) among those who continued to work, older age cohorts showed a greater amount of change toward later PAR than did younger cohorts. In conclusion, individuals' attitudes toward retirement seem to represent a complex interplay of situational and attitudinal factors. Further research is needed in this area. (Author/JLL)

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AGING AND CHANGES IN THE PREFERRED AGE OF RETIREMENT*

K. H. Barb^{**}, W. J. Goudy, and R. D. Warren
Department of Sociology and Anthropology
Iowa State University
Ames, Iowa

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**Ken Barb is now at General Motors Research Laboratories, Warren, Michigan.

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Introduction

Questions concerning age related attitudes toward retirement have recently become the focus of widespread attention. Congressional debate over banning mandatory retirement before age 70 and possible increases in social security taxes has heightened the public and private sectors' concern about retirement issues. Policy makers' increasing attention on retirement matters has made one fact very evident. Despite the previous interest and work of industrial and social gerontologists there is still a need for answers to some very basic questions about retirement phenomena. The objective of the research reported here was to answer two of these questions. First, we wanted to know when people prefer to retire if they are given a choice in the matter. Secondly, we wanted to determine if their preferences changed as they grew older. These two questions simultaneously address current substantive and methodological issues in gerontology.

Importance of Preferred Age of Retirement

Preferred age of retirement (PAR) was designed to measure persons' perceptions of the best age to retire. Earlier PARs indicated a favorable view of retirement but later PARs reflect a more negative retirement attitude. The concept stresses the individual's perceptions and personal preferences. It refers to the age at which an individual would like to retire rather than when he realistically expects to retire. Therefore, for persons who are forced to retire or have to work for financial or other reasons, the question of PAR may have little relation to their actual or expected age of retirement. Nonetheless, preferences are important in their own right and have practical implications.

Individual preferences represent relevant input in the decision making process concerning mandatory retirement policies (Dixon, 1970). Preferences are important because of potential problems when there is a discrepancy between the preferred and actual age of retirement. For example, persons forced to retire before they want to may experience problems adjusting to the early termination of their careers. Conversely, if persons prefer to retire earlier than they are permitted to the likelihood of dissatisfaction among elderly workers may be enhanced.

Preferred age of retirement takes on increasing importance as the number and proportions of persons who can exercise their preferences expands. The growth of social security coverage and the increase in the number of persons covered by flexible private pension plans (U.S. Department of Commerce, 1971; Kolodrubetz, 1971; Davis and Strasser, 1970; Davis, 1971; Davis, 1973) has been accompanied by the accelerated withdrawal of the aged from the labor force. In 1950 about one-half of the men over 65 still worked compared to only one-third in 1960 and about one-fifth in 1975 (Des Moines Register, 1976). This trend to early withdrawal appears to have resulted in part because retirement became financially feasible for a large proportion of persons who exercised their freedom and chose not to work. This suggests that efforts to project labor force participation rates of elderly workers may become increasingly dependent on knowledge of preferred age of retirement. Consequently, there are pragmatic reasons for knowing when people prefer to retire.

The effort to ascertain peoples' preferred age of retirement is not as simple as it may first appear. The issue is complicated by the possibility

that attitudes about retirement may be unstable and change as people age. There has not been sufficient longitudinal research to firmly establish the relationship between aging and attitude change. Therefore, the second question we examined focused on the issue of changes in PAR associated with aging. Our second question draws attention to the need for longitudinal studies to accurately assess change over time. Although a substantial amount of research has indicated that older persons are more likely than younger people to express a negative view of retirement, the interpretation of this finding remains problematic. Most of the findings are based on cross-sectional designs that examine several age cohorts at a single point in time. Consequently, they permit conflicting interpretations of attitudinal differences between age groups.

Differences could be due to generational dissimilarities. For example, the unique historical and cultural experiences of generations may shape attitudes that remain relatively stable over a lifetime. Alternatively, age differences in retirement opinions may occur because individuals change their attitudes as they grow older. Cross-sectional designs are not totally adequate in their ability to accurately assess these alternative explanations. Therefore, the basic relationship between age and attitudes toward retirement needs to be further specified. Longitudinal designs that examine the same sample at two or more points in time can clarify the relationship between aging and attitude change by explicitly observing differences over time. The longitudinal research reported here measured one retirement attitude, PAR, over a ten year period in order to see if individuals shifted their PAR as they age. This approach provided information relevant to the substantive interest in PAR and also had implications for age-related attitude differences.

Age Differences in Retirement Attitudes

The relationship of age to retirement attitudes has been the subject of a variety of studies. In general older persons are found to be more negative toward retirement than younger persons. For example, Katona (1965) has shown that older workers are more likely to dread retirement than younger workers, and similarly, that a smaller proportion of older workers enthusiastically look forward to retirement.

A study of workers in the cutlery industry revealed that the percentage of those not looking forward to retirement rises with age (Fleming, 1963). Cross-national research on attitudes toward retirement has shown "...that with increasing age, the aversion against retirement grows" (Lehr and Dreher, 1969: 118). An examination of military personnel indicated older potential retirees were reluctant to give up their occupational roles because they were dubious about second careers. Younger servicemen, however, were more apt to look forward to retirement and the possibility of starting a second career in civilian life (Stanford, 1971).

In a study of industrial workers 50 years of age or over, Crook and Heinstein (1958) reported that the closer workers got to retirement the less favorably disposed they felt toward it. They also reported that younger workers suggested earlier mandatory retirement ages than did older workers. Younger workers preferred a median age of about 60 but older workers suggested a median age of about 65. Harris (1965) reported that both the expectation and desire to retire early was more prevalent among younger workers aged 35-49 than among persons over 50 years of age. In another more recent study for the National Council on Aging, Harris (1975) reported data consistent with his earlier observation. Persons aged

"...18 to 64 agreed by a plurality (47 to 39 percent) that younger required retirement is a good thing, those 65 and over disagreed 47 to 33 percent (with 20 percent not sure)" (Harris, 1975: 218).

A study of family heads in the labor force with annual incomes of \$3,000 or more (Katona, 1965) demonstrated that more young people than older people planned to retire early. Forty-three percent of household heads aged 35 to 44, 33 percent aged 45 to 54, and only 22 percent aged 55 to 64 planned to retire before age 65. Data from a national study by Barfield and Morgan (1969) indicated that younger persons were more likely than older persons to plan to retire early. Age had an analogous effect on plans for late retirement, as older persons were more likely to express a preference for retirement after age 70. A more recent study by Barfield and Morgan (1977) showed that unlike 1966 when the proportion expecting to retire early decreased steadily as age increased, in 1976 persons around 55 were more likely to plan early retirement than were some younger people. The investigators suggest this difference may result from the unique historical and economic experience of this generation.

Evidence reported by Powers and Goudy (1971) emphasized a slightly different perspective on the basic relationship of age and retirement attitudes. They considered older workers' willingness to quit work and accept an annuity that would provide them with a comfortable living. They reported no major differences between age cohorts (50-54, 55-59, 60-64) up to age 64 in the willingness of men to accept the annuity. After age 65, however, workers were much less willing to retire and accept the annuity. These data show that among workers 50 years of age and over there was no

increase in readiness to retire. In fact, there was a more positive view of work and an increased reluctance to stop working among the 65 and over group.

In summary, these cross-sectional studies demonstrate older workers are more negative toward retirement but the question of why this is so remains unanswered. Is it due to generational differences or individual changes associated with aging? The longitudinal evidence available does not provide a conclusive answer.

Parnes and Nestel (1974) reported data from a longitudinal study that showed the percent of men planning to retire prior to age 65 increased as they aged. The first survey in 1965 indicated that 28 percent of the middle-aged workers between 44 and 54 intended to retire early. Six years later in 1971, however, 38 percent of the same men intended to retire prior to age 65. Therefore, over the six-year period between the two interviews the group appears to have become more favorably disposed toward retirement. Parnes and Nestel (1974) point out that there was a negative relationship between age and the expectation of early retirement in the cross-sectional data. Therefore, the proportion should have declined if other things remained the same. The fact that these men became more favorable to retirement as they aged may be explained by the increasing prevalence of early retirement provisions in pension plans and the liberalization of both social security and private pension plans (Kciodrubez, 1971).

A finding similar to that of Parnes and Nestel (1974) was reported in a Canadian longitudinal study of middle-aged workers (Crawford and Matlow, 1972). This research found that the number of subjects with positive attitudes toward retirement increased as they aged from 48 to 54 years of

age. In addition, the proportion indicating a suitable retirement age under 65 rose from 52 percent to 69 percent, showing a shift to a more favorable view of retirement as these men aged.

Conflicting findings were reported by Eckerdt et.al. (1975) who examined shifts in preferred age of retirement over ten-year periods for seven age cohorts. They reported that younger workers up to the age 50 shifted to earlier preferred ages of retirement. Unlike the previous two longitudinal studies, however, older workers shifted to a later PAR. This reversal occurred around the sixth decade.

In summary, the few longitudinal studies that exist are inconclusive. Some evidence suggests workers become more positive about retirement as they age while other evidence suggests they become more negative. The current research was carried out to provide additional evidence on this issue.

Data Set Characteristics

The data analyzed were collected as part of a larger panel study that investigated the work withdrawal patterns of elderly males. Information has been collected during face-to-face interviews with 1,332 respondents in 1964 and in 1974. The respondents ranged from 50 to 79 years of age in 1964 and represented five occupational groups: farmers, self-employed professionals, salaried professionals, small businessmen, and factory workers. The sample was drawn to represent rural Iowa communities with a population of between 2,500 and 9,999 in 1960.

The sample was subdivided because of the variety of occupational withdrawal patterns experienced during the decade between the interviews. In 1964 all respondents were working full time. As would be expected in a group of elderly workers, there were substantial changes in the type and extent of

occupational involvement by 1974. One aspect of this change is particularly relevant for the present problem. Respondents were asked whether they were working full time, partly retired, fully retired, or unemployed. About 40 percent of the men reported they were fully retired in 1974. In addition, about 20 percent of the sample were still working but considered themselves to be partly retired.

Because the measure of the dependent variable, PAR, asked persons about the best age to fully retire it was decided that those men working part time and full time could be combined into one group of "workers" for analysis purposes. This decision was substantiated by a previous analysis of PAR by work status which showed that workers and part-time workers had very similar PARs in both 1964 and 1974 (Goudy and Barb, 1975). Thus the sample was divided into two subgroups: workers and retirees.

Respondents who had missing or nonusable data on the measure of PAR in 1964 (N = 251) and in 1974 (N = 247) were dropped from the analysis. The cases dropped from the study had been analyzed and discussed in detail elsewhere (Barb, 1976). In essence, that analysis demonstrated that dropping the cases had no significant impact on the current study. Because these cases were dropped there was a net decrease of 406 in sample size. The resulting data set of 918 respondents consisted of 547 workers and 371 retirees. This final data set also reflected the loss of 8 respondents who were deleted from the analysis because they were unemployed.

The data on these subsamples were analyzed in a split-plot analysis of variance model (Snedecor and Cochran, 1967) as programmed in the Statistical Analysis System (Service, 1972).

Results

The results of the analysis are shown in Table One. In 1964 when all respondents were fully employed the PAR was 65.00. In 1974 the PAR had shifted to 67.07. This represents an increase of 2.07 years which was statistically significant. However, because the sample had been subdivided into workers and retirees there was no compelling reason to dwell on this finding. A more relevant comparison is shown in the second and third rows of Table One where retirees and workers were examined separately. Retirees, that is persons who worked in 1964 but had retired by 1974, did not significantly alter their PAR. In 1964 they preferred to retire on the average at 64.80 years of age. In 1974 retirees were asked in retrospect what they considered the best age to retire. They expressed an average PAR of 65.40 which represented an insignificant change of 0.6 years over their 1964 PAR. Older workers, unlike retirees, demonstrated a significant shift to a later PAR from 65.14 in 1964 to 68.20 in 1974, an increase of over three years.

Because of the relatively wide range of ages represented in both subsamples the analysis of changes in PAR was broken out by age cohorts. No significant differences were noted between the retiree age cohorts (Table 1, rows 4-6). The workers, however, did exhibit significant differences between cohorts. The youngest cohort aged 60-64 shifted their PAR the least from 64.15 to 66.20 (+2.05 years). The cohort aged 65-69 shifted 3.38 years from 65.26 in 1964 to 68.64 in 1974. The oldest cohort aged 70 and over demonstrated the greatest shift of over five years from 67.67 in 1964 to 73.04 in 1974.

Table 1. The Preferred Age of Retirement
Ten-Year, Longitudinal Changes

<u>Group</u>	<u>Preferred Age of Retirement</u>		
	<u>1964</u>	<u>1974</u>	<u>Difference</u>
TOTAL SAMPLE*	65.00	67.07	+2.07
RETIREEES**	64.80	65.40	+0.60
WORKERS	65.14	68.20	+3.06
RETIREE AGE COHORTS			
60-64	61.44	62.80	+1.36
65-69	63.88	64.87	+0.99
70+	66.63	66.66	+0.03
WORKER AGE COHORTS**			
60-64	64.15	66.20	+2.05
65-69	65.26	68.64	+3.38
70+	67.67	73.04	+5.37

*Main effect significant at the 0.05 level.

**Interaction effect significant at the 0.05 level.

In summary, there was an overall shift to later preferred ages of retirement in the sample. In addition, the shift in PAR was significantly different depending on whether persons had retired during the decade between interviews or not. Those who continued to work demonstrated a greater shift to later preferred ages of retirement. Furthermore, among those who continued to work, the shift was differentially represented in age cohorts. Older cohorts showed a greater amount of change toward later preferred ages of retirement than did younger cohorts.

Discussion

The longitudinal evidence examined showed that one attitude toward retirement, the preferred age of retirement, does change as workers grow older. Once persons have retired, however, their perception of the best age to retire does not change. This latter finding is not particularly surprising. Blauner (1966:474) has pointed out the "...natural tendency for people to identify with, or at least to be somewhat positively oriented toward, those social arrangements in which they are implicated." This latter interpretation suggests PAR is a reactive attitude that results from behavioral experiences. Alternatively, PAR may have been a proactive influence on the retirees. That is, their early preferred age of retirement may have been one of the reasons they retired. This interpretation would emphasize attitudinal effects on behavior. In reality both interpretations are likely to be represented and thus partially correct.

The evidence showing shifts to later PARs among older workers is of more interest and deserves some further attention. Despite a general societal trend toward earlier actual and preferred age of retirement there remains a

significant proportion of workers who want to forestall retirement. Of the 918 respondents over 60 years of age, 547 were still working. Two hundred fifty-five of these workers, or about 47 percent of the workers and about 28 percent of the total sample, were past the traditional retirement age of 65. All of these workers, and particularly the older cohorts, shifted to later preferred ages of retirement as they aged. It appears that the issue of PAR was reevaluated as these older workers grew nearer the likelihood of the event. Some plausible explanations of why this was so are suggested below. These interpretations are discussed because they emphasize the need for different policies to cover a variety of situations that may affect older workers.

The prospect of retirement raises the issue of a status change from worker to nonworker. Shifting to a later PAR is one possible adaptation that defers the necessity to negotiate what may be assumed to be an undesirable status passage. This explanation is based on a more general sociological explanation of why older persons may have negative attitudes toward retirement. This sociological explanation centers on the problems involved in substituting nonwork roles for work roles in the transition from worker to retiree (Phillips, 1957). One line of research on the role transitions associated with retirement emphasizes the study of adjustment to retirement (Streib and Schneider, 1971). Another line of thinking more pertinent to the present study holds that workers recognize the potential problems caused by impending retirement and, therefore, attempt to delay retirement (Rose and Mogey, 1972). The implication is that because retirement is more salient to older workers they will be more negative toward retirement.

Another interpretation of aging which suggests why elderly workers may shift to later PARs and be apprehensive about retirement is found in Butler's

(1972) work on the life cycle perspective. He points out that so far as is known only humans possess an awareness of death. In addition, humans have a sense of the life cycle and a sense of time. These three psychological variables combine to give the individual the mechanisms to recognize the past, future, and the steps intermediate before death. To the extent that retirement increases the saliency of the finite nature of life, and thus signals impending death, persons may deny that it is time to retire. According to Neugarten (1967) there is a reversal in the sense of time that occurs in middle-aged persons, following which time is counted toward death rather than from birth. Retirement can be a signal that the time left is growing shorter and therefore, cause concern about facing death.

A more practical reason that older workers may desire to stave off retirement also derives from their proximity to the event. Elderly workers have the potential to make more realistic assessments of their preparedness for retirement and the changes associated with it. This is particularly true in the area of financial considerations. The failure to have accumulated the necessary financial resources to support retirement forces some persons to work longer than they had originally planned to. Increased expenditures for costly health problems associated with aging magnify the problems of living on fixed incomes in a period of high inflation. The stark financial realities of retirement living may become more salient at older ages than they were when persons were younger and optimistic about future financial successes.

Ther fear of a health decline if one retires appears to motivate some persons to continue working. Observing age peers who die shortly

after retirement may intensify this belief despite the fact that most research does not indicate that retirement leads to a health decline. It is also possible that in imagining what their health will be like at age 65, younger workers overestimate the negative effects of aging. At age 50 they may believe that by 65 they will be in worse shape than they actually are. At 65 they discover they still feel relatively good and are able to work. Consequently, feelings about retirement may be reassessed and altered to favor a later retirement.

Another possible reason for reevaluating the PAR stresses the more positive aspects of wanting to continue work. There may be an increased interest in continuing to work for those who have achieved occupational status late in their careers or for those who have received promotions based on seniority systems. It is also possible that some persons may shift to a later PAR in order to fulfill unachieved ambitions with regard to work accomplishments.

In summary, the time of reevaluating attitudes toward retirement seems to represent a complex interplay of situational and attitudinal factors. It's important that we gain a better understanding how these factors work in order to deal effectively with concerns regarding older workers.

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